

White House Conference on Aging Listening Session
Miami, Florida
August 30, 2004

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I am here today to focus on a specific issue – health care. Today we have a crisis of health care, but that crisis is due to inaction, not necessarily some problem that can't be solved at all. For example, medical costs are astronomical and people are afraid that health insurance won't be adequate. Our health care system is indeed too focused on those who are dramatically ill, and not on preventive health.

I would like to go on record and say that our American lifestyle is a health hazard. As a gerontologist, I have known this for 25 years, the government has known this for 25 years, and everyone has known this. Twenty years ago, the American Medical Association called retirement a health hazard. The National Institute of Mental Health says a person at the age of retirement – a white-collar male age 65 would only live 36-40 months longer. We have known so much about what aging is and what aging isn't. Many of the diseases such as diabetes and cancer are not a result of aging. So we do indeed have an opportunity here – a great one – to avoid a health care crisis by changing our minds, and our lifestyles. Seventy five percent of the problems encountered by older persons are due to lifestyle, not inevitabilities of aging. What does influence how well someone will fare in later life is genetic inheritance. We know when we go to the doctor's office and the doctor says check off all those diseases that have been in the family. But that is not an incentive, which is a risk factor -- that if we identified early, we can educate people on modes of preventive care that will minimize those risks.

People know very little about exercise, about physical aerobics to build cardiovascular strength which give people the opportunities to live as long as possible, to be as active as they would like to be. And also in the area of exercise --mental aerobics. Less than 30 days ago, we have seen studies that have documented that those individuals who continue to use their minds for solving problems, teaching, working puzzles have a significantly lower risk of developing Alzheimer's Disease.

Lastly, in addition, to genetic inheritance, there is a need for a sense of purpose. You know, we sold older people on the idea of retirement. Now there is no such thing as retirement, so that is why we are grappling with this big crisis of what do we do with the additional 15 years that people have left after work. We don't know – we need to give people a better education about a positive retirement. Retirement does not necessarily mean work, it can mean work but it can also mean a new career, or a new job. What I have just imparted here today is quite simply; it's education that Americans need. We are paying a price right now for the baby boomers that did not have their high school physical fitness classes. We have taken out that central service of the public school

system and given birth to the number one health problem for children today which is obesity. We see the enemy and the enemy is us – and what is the elixir, or the cure It is simply insisting that individuals take responsibility for their health care - we must make them accountable. The work place must have a coffee break, a lunch break it must have a wellness break, as well as a place where individuals get healthy snacks in the afternoon. We need to teach them about exercise and things of that nature. We need to reinstitute in the public schools the health, wellness and fitness programs that we thought were extras we could do without. But what we have done is that we have simply made a horrible mistake. There is nothing wrong about making a mistake. The real crime would be not to learn from that mistake,. So I would encourage us to begin now.

Baby boomers don't plan for long-term care or retirement. We have enough data on that. But if they were held accountable for that. Baby boomers will have money for health care - whether they choose to spend it on health care or a vacation home or skiing in Aspen that is another thing. The Congressional Budget Office said a long time ago that current retirees are sitting on \$800 to \$900 billion dollars in home equity that could be released into the marketplace as people sell back their homes to the bank and use these resources for in-home care and things of that nature. So in addition to the nearly 1\$ trillion baby boomers have in home equity, they are are set to inherit \$11 trillion dollars in investments, and from parents. We don't need t feel sorry for the baby boomers – all the baby boomers need to say is that can take control of our destiny. We can get health care out of crisis, and we can live better and longer. You don't have to be a rocket scientist: if you abuse your body, you will run into problems. That is what I came here to talk about today is accountability. People need to be accountable. And that is what we can ask the baby boomers for because they have always been on this idealistic track of “we can change the world in our own image.” Let us re-shape what retirement is - we mention that word a lot. We really don't know that this means. What retirement needs to mean is being accountable - knowing what you need to know and taking responsibility for your life. And that is nutrition, diet, exercise and sense of purpose, and gives people an opportunity to remain in the workforce.

I have had an opportunity to live in different parts of the country – when I lived in Michigan, and I found out that IBM national headquarters had retired or furloughed 40,000 people. Then they found out that the young people coming out of the colleges really did not have the same expertise. They needed to hire some of these people back. If we want to change America – all we have to do is change our mind